

Certificate Number: 02114-PR-DE-021740499

Bankruptcy Case Number: 0806008



02114-PR-DE-021740499

**CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on August 30, 2013, at 05:01 o'clock PM EDT, Brenda Marilyn Menendez Gonzalez completed a course on personal financial management given by internet by CredAbility, a provider approved pursuant to 11 U.S.C § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: August 30, 2013

By: /s/Eric Dina

Name: Eric Dina

Title: Customer Service